

# AMENDED Chapter 13 Plan

Case No. 12-05957-TOM-13

Debtor(s): Dedra L. Peoples SS#: XXX-XX-9635 Net Monthly Earnings: \$5,047.00  
XXX-XX- Number of Dependents: 3  
 Full Address: 2411 Golden Pine Lane SW, Birmingham, Alabam 35211

- I. Plan Payments:  
 ( ) Debtor(s) propose to pay direct a total of \$\_\_\_\_\_ ☐ weekly ☐ biweekly ☐ semi-monthly ☐ monthly.  
 (✓) Payroll deduction Order: To City of Birmingham for  
 \$ 150.00 ☐ weekly ☒ biweekly ☐ semi-monthly ☐ monthly.

Length of plan is approximately 60 months, and total debt to be paid through plan is approximately \$ 10,832.

- II. From the payments so received, the Trustee shall make disbursements as follows:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [(See § 1322(a)(2)).

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT	MONTHLY PAYMENT

B. Total Attorney Fee: \$ 2,750.00 ; \$ 0 paid pre-petition; \$ 250 to be paid at confirmation and \$ 50 per month for 50 months

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

### 1. Long Term Debts.

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid <input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor	Regular payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Springleaf Financial	\$32,893.00	\$544.00	January 2013	\$3,540.00	through December 2012	12%	<u>110</u>
Wells Fargo Home Mortgage	38,326.00	342.00	January 2013	\$,508.00	through December 2012	6%	<u>120</u>

### 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payment to Begin
None								

### III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
Federal Loan Servicing	\$30,244.00	None	student loan	All student loans are in forbearance due to financial hardship. If payments become due on student loans, Debtor will amend her Chapter 13 Plan to provide for payment through the Plan.
Ed Financial Services	36,858.23	None	student loan	
AT&T	Debtor (i) will pay all pre and post-petition utility service charges in lieu of posting a deposit under 11 U.S.C. § 366 and (ii) acknowledges that 11 U.S.C. § 352 will not prohibit collection of these debts.			
Alabama Gas Corporation				
Alabama Power Company				
Birmingham Water Works				

- ☒ This is an original plan.  
☒ This is an amended plan replacing plan dated 12/18/2012  
☒ This plan proposes to pay unsecured creditors 100 %  
☐ Other provisions: \_\_\_\_\_

Attorney for Debtor Name/Address Telephone #  
 Daisy M. Holder, Attorney at Law  
 505 20th Street North, Suite 1625  
 Birmingham, Alabama 35203-2605  
 TELEPHONE: (205) 251-2334  
 FACSIMILE: (205) 251-3006

Dated: 01/18/2013

/s/ Dedra L. Peoples  
 Signature of Debtor

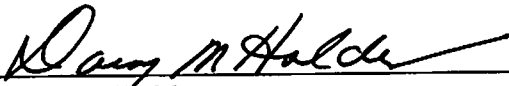
Signature of Debtor

CERTIFICATE OF SERVICE

I hereby certify that on the 18<sup>th</sup> day of January, 2013, I electronically filed the foregoing pleading with the Clerk of the Court using the CM/ECF system which will send notification of such filing to the following:

D. Sims Crawford, Trustee  
Chapter 13 Bankruptcy Cases  
Northern District of Alabama  
P.O. Box 10848  
Birmingham, AL 35202

and I hereby certify that on the 18<sup>th</sup> day of January, 2013, I served a copy of the foregoing pleading on creditors listed on attached Matrix, by depositing a copy of the same in the United States mail, properly addressed and postage prepaid.

  
\_\_\_\_\_  
Daisy M. Holder  
Attorney for Debtor

Daisy M. Holder  
Attorney at Law  
1625 Financial Center  
505 20<sup>th</sup> Street North  
Birmingham, Alabama 35203-2605  
TELEPHONE: (205) 251-2334  
FACSIMILE: (205) 328-8060  
E-MAIL: [holderesq@aol.com](mailto:holderesq@aol.com)

Label Matrix for local noticing  
1126-2  
Case 12-05957-TOM13  
NORTHERN DISTRICT OF ALABAMA  
Birmingham  
Wed Jan 16 11:03:52 CST 2013

AT&T  
PO Box 5093  
Carol Stream, Illinois 60197-5093

Attorney General  
Department of Justice  
10th Street and Constitution Ave NW  
Washington, DC 20202-0001

BellSouth Telecommunications, Inc.  
% AT&T Services, Inc  
Karen Cavagnaro, Paralegal  
One AT&T Way, Room 3A231  
Bedminster, NJ 07921-2693

Edfinancial Services for Edscouth  
120 N Seven Oaks Drive  
Knoxville, TN 37922-2359

Internal Revenue Service  
PO Box 7346  
Philadelphia, Pennsylvania 19101-7346

(p)SPRINGLEAF FINANCIAL SERVICES  
P O BOX 3251  
EVANSVILLE IN 47731-3251

United States Attorney  
Northern District of Alabama  
1801 4th Avenue North  
Birmingham, AL 35203-2101

Daisy M. Holder  
1625 Financial Ctr, 505 20th St N  
Birmingham, AL 35203

U. S. Bankruptcy Court  
505 20th Street North  
Fourth Floor  
Birmingham, AL 35203-2605

Alabama Gas Corporation  
Attn: Bankruptcy Department, 605 21st S  
Birmingham, Alabama 35203

Attorney General  
US Department of Justice  
10th Street and Constitution Ave NW  
Washington, DC 20202-0001

Birmingham Water Works Board  
3600 1st Avenue North  
Birmingham, Alabama 35222-1210

Edfinancial Services on behalf of USAF  
Sallie Mae Guarantee Services, INC  
Attn: Bankruptcy Litigation Unit  
PO Box 9430  
Wilkes-Barre, PA 18773-9430

J.T. Smallwood, Tax Collector  
Jefferson County, Room 160  
716 Richard Arrington Jr Blvd N  
Birmingham, Alabama 35203-0112

State of Alabama  
Department of Revenue  
50 North Ripley Street  
Montgomery, Alabama 36132-0001

Wells Fargo Home Mortgage  
PO Box 10335  
Des Moines, Iowa 50306-0335

Dedra L. Peoples  
2411 Golden Pine Lane SW  
Birmingham, AL 35211-5338

ALA DEPT OF REVENUE LEGAL DIV  
P.O. BOX 320001  
MONTGOMERY, AL 36132-0001

Alabama Power Company  
600 North 18th Street  
Birmingham, Alabama 35203-2200

Belk/GE Capital Retail Bank  
c/o Portfolio Recovery Associates, LLC  
140 Corporate Boulevard  
Norfolk, VA 23502-4952

Edfinancial Services  
PO Box 36014  
Knoxville, Tennessee 37930-6014

FedLoan Servicing  
US Department of Education  
PO Box 69184  
Harrisburg, PA 17106-9184

Metro Pediatrics PC  
401 Valley Avenue  
Birmingham, Alabama 35209-3805

United States Attorney  
Northern District of Alabama  
1801 4th Avenue North  
Birmingham, AL 35203-2101

D. Sims Crawford  
Chapter 13 Standing Trustee  
NON-PAYMENTS: P O Box 10848  
Birmingham, AL 35202

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Springleaf Financial Services  
Green Springs Shopping Center  
430 Green Springs Hwy, Suite 13  
Homewood, Alabama 35219-960

End of Label Matrix	
Mailable recipients	25
Bypassed recipients	0
Total	25